

B 10S1 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT

In re ARTHUR CHARLES CRUZ AND
MICHELLE YVETTE CRUZ
Debtor

Case No. 11-34724
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

CHRISTIANA TRUST, A DIVISION OF WILMINGTON
SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR

Name of creditor: STANWICH MORTGAGE LOAN TRUST, SERIES 2012-10

Last four digits of any number
you use to identify the debtor's
account: XXXXXX9565

Court claim no. (if known): 15

Date of payment change: 03/01/2013
mm/dd/yyyy

Must be at least 21 days after date of
this notice

New total payment: \$ 1940.07
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No
 Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No
 Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 9.900 %

New interest rate: 9.900 %

Current principal and interest payment: \$ 1521.24 New principal and interest payment: \$ 1521.25

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

I am the creditor. I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Michael Zientz
Signature

Date February 6, 2013
mm/dd/yyyy

Print: Michael Zientz **Title:** Attorney
First Name Middle Name Last Name

Company: Mackie Wolf Zientz & Mann, P. C.

Address: Parkway Office Center, Suite 900
14160 North Dallas Parkway
Number Street
Dallas, TX 75254
City State ZIP Code

Contact phone: (214) 635-2650 **Email:** mzientz@mwzmlaw.com

Certificate of Service

A copy of this notice was served on the persons listed below in the manner indicated on February 6, 2013.

/s/ Michael Zientz

Movant's Counsel

Via Pre-Paid U.S. Mail:
ARTHUR CHARLES CRUZ
MICHELLE YVETTE CRUZ
817 Graceland St
Houston, TX 77009
Debtors

Via ECF:
ALICIA M. MATSUSHIMA
3401 ALLEN PARKWAY
SUITE 101
HOUSTON, TX 77019
Attorney for Debtor(s)

Via ECF:
DAVID G PEAKE
Chapter 13 Trustee
9660 HILLCROFT
SUITE 430
HOUSTON, TX 77096-3856

Via ECF:
US Trustee
1100 COMMERCE STREET, ROOM 976
DALLAS, TX 75242

01/12/13

FOR INFORMATIONAL PURPOSES ONLY

ARTHUR C CRUZ
MICHELLE Y CRUZ
817 GRACELAND ST

HOUSTON TX 77009-0000

Re: Loan Number [REDACTED]

Dear Borrower(s):

In accordance with specific provisions in your Adjustable Rate Note your loan was recently analyzed for possible interest rate and/or payment adjustments. The following information will be applied to the loan as a result of this analysis.

The interest rate adjustment date for the loan is 02/01/13, with a corresponding payment change effective date of 03/01/13. The projected principal balance on the interest rate Change Date is \$ 167923.44.

Current Index Rate	9.90000%	New Index Rate	0.50825%
Current Interest Rate	9.90000%	New Interest Rate	9.90000%
Current Payment	\$ 1521.24	New Payment	\$ 1521.25

The index used to establish the new interest rate is the 6 month LIBOR as made available as of the first business day of the month immediately preceding the interest rate Change Date.

The new interest rate was determined by adding the index value of 0.50825% plus the margin of 7.01300%, and then rounding to the nearest .125% (subject to the interest rate cap limitations as specified in your Adjustable Rate Note).

The interest rate at the first Change Date may not increase more than 3.00000% or decrease more than 0.00000% from the original interest rate of 9.90000%. Thereafter the interest rate will never be increased or decreased on any subsequent Change Date by more than 1.00000% per adjustment. The next date the interest rate on the loan is scheduled to change is 08/01/13.

Effective 03/01/13, your new principal and/or interest payment will be \$ 1521.25. Your total payment, with impounds if applicable, will be \$ 1940.07; however, this figure may change further for escrowed loans due to future escrow analyses.

If you have any questions concerning this notice, please contact our Customer Service Department at 800.561.4567, Monday through Friday, 6:00 AM to 6:00 PM, Pacific Standard Time.